

Exhibit 10

From: Tammy Cappadonna
Sent: Tuesday, January 15, 2013 1:16 PM
To: Danielle Panich
Subject: RE: Question regarding Dec Audit

EXACTLY!

Tammy L. Cappadonna
Director, Delegated Entity and Quality Assurance
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From: Danielle Panich
Sent: Tuesday, January 15, 2013 1:16 PM
To: Tammy Cappadonna
Subject: RE: Question regarding Dec Audit

Agreed. But that said, they told us that they had experts! LOL!

From: Tammy Cappadonna
Sent: Tuesday, January 15, 2013 11:58 AM
To: Danielle Panich
Subject: RE: Question regarding Dec Audit

They won't like it cause they will feel they didn't have direction, but it is what it is....

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